

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: CHERIE LYNISE IRBY	§	Case No. 1:14-bk-05756
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/15/2014.
- 2) The plan was confirmed on 04/29/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/20/2017, 02/28/2017, 03/24/2017, 03/16/2018, 04/12/2018.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 08/31/2018.
- 6) Number of months from filing or conversion to last payment: 39.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 9,732.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 9,732.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,847.82	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 541.50	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,389.32
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DOROTHY L MOTT LAW OFFICE,	Lgl	0.00	NA	NA	4,847.82	0.00
INTERNAL REVENUE SERVICE	Uns	678.00	531.80	531.80	0.00	0.00
CERASTES LLC	Uns	314.00	314.86	314.86	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	187.67	187.67	0.00	0.00
NOVAD MGMT CONSULTING	Sec	0.00	4,505.10	0.00	0.00	0.00
NOVAD MGMT CONSULTING	Uns	0.00	4,505.10	4,505.10	0.00	0.00
PHFA	Sec	0.00	2,883.62	0.00	0.00	0.00
PHFA	Uns	2,884.00	2,883.62	2,883.62	0.00	0.00
RUSHMORE LOAN MGMT SERVICE	Sec	59,567.00	167,244.76	18,820.19	4,342.68	0.00
MONTEREY COL	Uns	98.00	NA	NA	0.00	0.00
NATIONAL RECOVERY	Uns	886.00	NA	NA	0.00	0.00
ALPAT	Uns	407.00	NA	NA	0.00	0.00
AMERICHoice	Uns	641.51	NA	NA	0.00	0.00
BUREAU OF ACCOUNT MGMT	Uns	125.00	NA	NA	0.00	0.00
CAPITAL TAX COLLECTION	Uns	1,451.00	NA	NA	0.00	0.00
ENHANCED RECOVERY	Uns	87.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	333.00	NA	NA	0.00	0.00
HAMILTON HEALTH CENTER	Uns	370.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
IC SYSTEM	Uns	336.00	NA	NA	0.00	0.00
PSECU	Uns	709.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 18,820.19	\$ 4,342.68	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 18,820.19	\$ 4,342.68	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 8,423.05	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,389.32	
Disbursements to Creditors	\$ 4,342.68	
TOTAL DISBURSEMENTS:		\$ 9,732.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/10/2018

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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